

**IndusInd Bank**

INDUS  
**EXCLUSIVE**

**IndusInd Bank**

For details, call the Phone Banking Number: 1860 267 7777  
or visit [www.indusind.com](http://www.indusind.com)

EXCSOB/CA/VER03/1123

## Schedule of Benefits

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### **Current Account**

Effective November 1, 2023

# SCHEDULE OF BENEFITS

Particulars	Indus Exclusive
<b>AQB &amp; Cheque Book Charges</b>	
Average Quarterly Balance Requirement (Single/ Group Balance)	₹5,00,000
Charges for Non-maintainance of AQB (Quarterly)	10% of the shortfall in required single/group AQB as per program, Subject to max of ₹900
Cheque Book Issuances (Payable At Par: 50 Leaves Book)	Free
<b>Collections</b>	
Local Cheque Deposit	Free
Cheques deposited at any location of IndusInd Bank for clearing in the same location	Free
Outstation Cheque deposit on IndusInd Bank Location	Free
Outstation Cheque deposit on Non-IndusInd Bank Location	Free
<b>Payments</b>	
Funds Transfer within IndusInd Bank	Free
Payments through payable at par cheque	Free
<b>DD/ PO (At IndusInd Bank Locations)</b>	
Free Limit	Unlimited Free
<b>DD/ PO (Correspondent Bank Location)</b>	
Free Limit	₹60 lacs per month
Charges on Additional usage	₹2/1,000 Minimum ₹100 Maximum ₹15,000
<b>DD/ PO (Non-Correspondent Bank)</b>	
NEFT (NATIONAL ELECTRONIC FUNDS TRANSFER)	Free
RTGS (REAL TIME GROSS SETTLEMENT)	Free
<b>Cash Transactions</b>	
<b>Cash Deposit at Home Location + Non-home Location</b>	
Free Limit per month	10 times of the previous month's AMB or ₹50 lacs, which ever is higher
Additional Charges on Incremental Deposits	₹4/1,000 (Minimum ₹50 per transaction)
<b>Cash Withdrawal</b>	
Cash Withdrawal (Home Location)	Free
Cash Withdrawal (Non-home Location)	Free
Cash Withdrawal (ATMs) IndusInd Bank Network	Free
Cash Withdrawal Other ATMs	Free 50 transactions per month subject to Average Monthly Balance maintenance of ₹10,000 in previous month. In case the Average Monthly Balance in previous month is less than ₹10,000, then 5 transactions are Free. Cash Withdrawal transactions above the specified limits will be charged at ₹21 per transaction.
Cash Withdrawal Outside India ATMs	Free
Cash Withdrawal Limit by Debit Card	Refer Standard Schedule of Charges for Debit Card
<b>Other Features &amp; Charges</b>	
Stop Payment (Cheque)	Single Cheque - ₹100, Series Cheque - ₹150, Nil Charges if requested through IndusNet/ IndusMobile/ IVR
Cheque Return (Inward) For Financial Reasons	Up to 2 instruments per month - ₹350 per instrument. On 3 <sup>rd</sup> & 4 <sup>th</sup> instrument - ₹500 per instrument. th 5 instrument onwards - ₹750 per instrument.
Cheque Return (Outward) IndusInd Bank Location	NIL charges up to 15 cheques per month, there after ₹50 per cheque
Cheque Return (Outward) Other Locations	₹100 per cheque + Out of pocket Expenses
Internal Transfer Return Charges	NIL

Particulars	Indus Exclusive
<b>Other Features &amp; Charges</b>	
NACH / ECS Return	₹200
<b>Debit Card*</b>	
Exclusive Debit Card	Refer Standard Schedule of Charges for Debit Card
Non-cash transactions - Other Bank ATMs in India^	Free
Balance Inquiry Outside India	₹20 per transaction
POS Limit on Debit Card	Limit as per Debit Card taken, Refer Standard Schedule of Charges for Debit Card
Email Statement (Daily)	Free
Ad hoc Statement printed	₹10 per page
Annual Fee (for non-Exclusive customer holding Exclusive Debit Card)	₹1,999 + taxes as applicable
Annual Fee (for non-PIONEER customer holding PIONEER Debit Card)	₹2,999 + taxes as applicable
<b>Doorstep Banking*</b>	
Cheque Pickup (On call)*	Free once in a day
Cheque Pickup (Beat) per month*	Free
<b>Cash Delivery / Pickup (Per call)*</b>	
Till 2 lacs	Free Once in a day
2 - 5 lacs	₹250
5 - 10 lacs	₹400
10 - 20 lacs	₹800
> 20 lacs	Contact Branch for Cash above ₹20 lacs
<b>Cash Delivery / Pickup (Beat delivery) per month*</b>	
Till 2 lacs	Free once in a day
2 - 5 lacs	₹5,500
5 - 10 lacs	₹9,000
10 - 20 lacs	₹16,000
> 20 lacs	Contact Branch for Cash above ₹20 lacs
<b>Trade Services &amp; Charges</b>	
<b>Remittances</b>	
Inward Remittances	Free
Non Trade Outward Remittances	₹250 per Txn
FIRC Issuances	Free
<b>Exports</b>	
Export Bills for Collection & under LC	₹400 per Bill
Advance Export Bills	₹400 per Bill
Export LC Advising	₹500 per Txn
BRC Issuances for all Export transactions (EBRC)	Free
<b>Imports</b>	
Advance Payments for Imports	₹400 per Txn
Direct Import Bills	₹400 per Bill
Import Bills for Collection	₹400 per Bill
<b>Miscellaneous Charges</b>	
Swift Charges	₹150
Courier Charges	₹1,000
Registered Post Charges	₹250
Commission in lieu of exchange	0.100%
*Available in select locations only	
^The number of Non-cash other Bank's ATM transactions i.e. Balance Enquiry, Mini-statement, PIN Change, Mobile Banking Registration and Aadhar Number Seeding will be limited to 5 transactions per day.	
*For other variant of Debit Cards and further information, please refer Debit Card Schedule of Charges at <a href="http://www.indusind.com">www.indusind.com</a>	
PAP- Payable At Par	
GST as applicable on charges	